Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	It 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture	Jonathan First name	Ashley First name
	identification (for example, your driver's license or	Allen	Nicole
	passport).	Middle name Patheal	Middle name Patheal
	Bring your picture identification to your meeting with the trustee.	Last name	Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	XXX - XX - <u>6157</u>	xxx - xx - <u>4387</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	raeminication number	9xx - xx	9 xx - xx

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Document Patheal Jonathan Allen Debtor 1 Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in		I have not used any business names or EINs.	I have not used any business names or EINs.
	the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5730 W Waveland Number Street	Number Street
		Chicago IL 60634	
		City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	☐ I have another reason. Explain. (See 28 U.S.C. § 1408

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Jonathan Allen Debtor 1

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Pa	art 2: Tell the Court About You	ır Bankruptcy	Case				
7.	The chapter of the Bankruptcy Code you				Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.		
	are choosing to file	■ Chapter 7 □ Chapter 11 □ Chapter 12					
	under						
		☐ Chap	ter 13				
8.	How you will pay the fee	local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or che with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Ch By law, a judge may, but is not required to, waive your fee, and may do so only if your in					
pay the fee in installments). If you choose this option Chapter 7 Filing Fee Waived (Official Form 103B) a					applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> 3B) and file it with your petition.		
9.	Have you filed for bankruptcy within the last 8 years?	■ No □ Yes.	District None	When _	Case Number MM / DD / YYYY		
			District None	When _	Case Number		
			District	When _	Case Number		
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No □ Yes.	District	When _	Relationship to you Case Number, if known MM / DD / YYYY Relationship to you		
					Case Number, if known		
11.	Do you rent your residence?	□ No. ■ Yes.	Go to line 12 Has your landlord obt residence?	ained an eviction judgm	nent against you and do you want to stay in your		
			■ No. Go to line 1 □ Yes. Fill out <i>Init</i> this bankruptcy	ial Statement About an	Eviction Judgment Against You (Form 101A) and file it with		

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Debtor 1 Jonathan Allen Patheal Page 4 of 62

Case Number (if known)

12.	Are you a sole proprietor of any full- or part-time business?	- or part-time Yes.		ousiness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
			City			State	Zip Code
			Check the appropriate	box to describ	e your business:		
			☐ Health Care Busi	ness (as define	ed in 11 U.S.C. § 101(27A))	
			☐ Single Asset Rea	l Estate (as de	fined in 11 U.S.C. § 101(5	51B))	
			☐ Stockbroker (as o	defined in 11 U	.S.C. § 101(53A))		
			☐ Commodity Broke	er (as defined i	n 11 U.S.C. § 101(6))		
			☐ None of the abov	е			
	are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	11, but I am N	OT a small business debt	-	
Pa	t 4: Report if You Own or Have	ve Any Hazard	ous Property or Any Prop	erty That Need	s Immediate Attention		
	De very even en heve env	No.					
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	_	What is the hazard?				
	indentifiable hazard to public health or safety? Or do you own any						
	property that needs immediate attention? For example, do you own perishable goods, or livestock		If immediate attention is	needed, why is	s it needed?		
	that must be fed, or a building that needs urgent repairs?						
			Where is the property?				
				Number	Street		
				City		Sta	ite ZIP Code

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Debtor 1

Jonathan Allen Document Patheal

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main

Jonathan Allen Patheal

Debtor 1

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	riist Name	Middle Name Last Name		
Pa	t 6: Answer These Questions	s for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are de primarily for a personal, family, or household	
			v business debts? Business debts are debts estment or through the operation of the busine	· · · · · · · · · · · · · · · · · · ·
		16c. State the type of debts you o	owe that are not consumer debts or business of	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		ter 7. Do you estimate that after any exempt pes are paid that funds will be available to distrib	• •
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 ■ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	t 7: Sign Below			
For	you	correct. If I have chosen to file under Chap	I declare under penalty of perjury that the info oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	e, under Chapter 7, 11,12, or 13
			did not pay or agree to pay someone who is r d read the notice required by 11 U.S.C. § 342	
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
			ment, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for upd 3571.	
		// Is/ Jonathan Allen Pate Signature of Debtor 1		ture of Debtor 2
		Executed on02/17/2016		uted on02/17/2016 MM / DD / YYYY

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Document Patheal Jonathan Allen Debtor 1 Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Wylie W Mok	Date	Date: 02/18/2016	
Signature of Attorney for Debtor	Bate	MM / DD / YYYY	-
Wylie W Mok			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
0"			
City	State	ZIP Code	
Contact Phone 312-332-1800	State Email ad	ndil@gorooilaw oo	om
242 222 4000		ndil@gorooilaw oo	om

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Fill in this information to identify your case:						
Debtor 1	Jonathan	Allen	Patheal			
	First Name	Middle Name	Last Name			
Debtor 2	Ashley	Nicole	Patheal			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)						
Case Number (If known)	·					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$0
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 23,328
1с. Сору	v line 63, Total of all property on <i>Schedule A/B</i>	\$ 23,328
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) v the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3а. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) v the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$70,725
3b. Copy	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	
	Summarize Your Liabilities	
Part 3:	Outline 12e 10d Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,866.82
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,850.00

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lebtor 1 Jonathan Allen Patheal Case Number (if known)

First Nam Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,083.49 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 9,926.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$ 9,926.00

9g. Total. Add lines 9a through 9f.

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Fill in this in	formation to ide	ntify your case and this filin	ng:	0 of 62		
Debtor 1	Jonathan	Allen	Patheal			
	First Name Ashley	Middle Name Nicole	Last Name Patheal			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric	et of <u>ILLINOIS</u>			
Case Number			(State)		[Check if this is an
(If known)						amended filing
Official F	<u>orm 106A</u>	<u>/B</u>				
Schedul	e A/B: Pr	operty				12/15
ategory where esponsible for ages, write yo	you think it fits supplying corre ur name and cas	best. Be as complete and a ct information. If more spa e number (if known). Answ	ccurate as possible. If two m	t fits in more than one category, list the a larried people are filing together, both a lite sheet to this form. On the top of any a	re equally	
01. Do you ow No. Yes.	Describe		any residence, building, land	· · · · · · ·		
you have at	tached for Part 1	. Write that number here		>		\$0.00
Part 2:	Describe Your Vel	nicles				
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information: Standard motor Boats, trailers, motor Describe	Chevrolet Aveo 2007 77,000 homes, ATVs and other recors, personal watercraft, fishing	•	the am Credit Currer entire s and another \$ unity property (see	t deduct secured nount of any secu	claims or exemptions. Put red claims on Schedule D: aims Secured by Property Current value of the portion you own? 00 \$ 1,648.00
			our entries fro Part 2, including			\$ 1,648.00
Part 3:	Describe Your Per	sonal and Household Items				
	r have any legal	or equitable interest in any	of the following items?			Current value of the portion you own? Do not deduct secured claims or exemptions
Examples:		ilshings urniture, linens, china, kitchenwa	are			
Yes.	Describe	Furniture, linens, small applian	ces, table & chairs, bedroom set		\$1,000	\$ 1,000.00

Official Form 106A/B Record # 703327 Schedule A/B: Property Page 1 of 6

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Document F Jonathan Case 16-05473 Doc 1

Middle Name

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07.	Electronics	6			
			tios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
	_	electronic devices	including cell phones, cameras, media players, games		
	No.				
	Yes.	Describe		****	
			Flat screen TV, computer, printer, music collection, cell phone	\$800	\$ 800.00
	Callagtible	a af value			\$000.00
UO.	Collectible		nes; paintings, prints, or other artwork; books, pictures, or other art objects;		
			collections; other collections, memorabilia, collectibles		
	No.	,			
	=	Describe			
	Yes.	Describe			\$ 0.00
00	Equipment	for sports and	habbiaa		\$0.0
09.		•	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
			nusical instruments		
	No.	, , ,			
	Yes.	Describe			
	1 es.	Describe			\$ 0.00
10	Firearms				\$ <u>0.0</u> 0
10.		Pistols, rifles, shoto	juns, ammunition, and related equipment		
	No.		,,		
	=	5 "			
	Yes.	Describe			• 0.00
	01-41				\$ <u> </u>
11.	Clothes	Evenday elethes	ium leather easte designer wear aboos accessories		
		Everyday Gothes, i	urs, leather coats, designer wear, shoes, accessories		
	No.				
	Yes.	Describe			
			Everday Clothing, shoes, accessories	\$200	\$ 200.00
40	lauralmi				\$0
12.	Jewelry	Fuendey jewelny	seetume isusalau angagament ringa wadding ringa hairlaam isusalau watahaa gama		
	gold, silver	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	No.				
	=	Dagariba			
	Yes.	Describe	Costume jewelry, engagement rings, wedding rings	\$500	
			Costume Jeweny, engagement migs, wedding migs	\$500	\$ 500.00
13	Non-farm a	nimale			<u> </u>
10.		Dogs, cats, birds, h	orses		
	No.	g-,,, -			
	=	Dogoribo			
	Yes.	Describe			\$ 0.00
44	Any other	noreconal and he	useheld items you did not already list including any health aids you did not list		\$0.0
14.		personal and no	usehold items you did not already list, including any health aids you did not list		
	No.				
	Voc				
	163.	Describe			
	163.	Describe	books, CDs, DVDs & Family Photos	\$100	400.00
	165.			\$100	\$100.00
15.	Add the do		books, CDs, DVDs & Family Photos of your entries from Part 3, including any entries for pages you have attached	\$100	\$ <u>100.00</u> \$2,600.00
		llar value of all		\$100	
	for Part 3.	llar value of all o	of your entries from Part 3, including any entries for pages you have attached er here	\$100	
1	for Part 3.	llar value of all	of your entries from Part 3, including any entries for pages you have attached er here	\$100	
P	for Part 3. \	llar value of all o Write that numb	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00
P	for Part 3. \	llar value of all o Write that numb	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00
P	for Part 3. \	llar value of all o Write that numb	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own?
P	for Part 3. \	llar value of all o Write that numb	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own? Do not deduct secured claims
Do	for Part 3. N	llar value of all o Write that numb	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own?
Do	for Part 3. Nart 4:	llar value of all o Write that numb Pescribe Your Fin	of your entries from Part 3, including any entries for pages you have attached er here> ancial Assets or equitable interest in any of the following?	\$100	\$2,600.00 Current value of the portion you own? Do not deduct secured claims
Do	you own or Cash Examples:	llar value of all o Write that numb Pescribe Your Fin	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own? Do not deduct secured claims
Do	for Part 3. No.	Illar value of all of Mrite that numb Describe Your Fin have any legal	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own? Do not deduct secured claims
Do	you own or Cash Examples:	llar value of all o Write that numb Pescribe Your Fin	of your entries from Part 3, including any entries for pages you have attached er here	\$100	\$2,600.00 Current value of the portion you own? Do not deduct secured claims

Debtor 1

Jonathan Case 16-05473

Doc 1

Desc Main

Middle Name

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17.	Deposits o	f money							
	Examples:	Checking, savings	s, or other financial accounts; ce	ertificates of de	posit; shares in credit uni	ions, brokerage houses,			
	and other s	imilar institutions.	If you have multiple accounts w	ith the same in	nstitution, list each.				
	No.								
	Yes.	Describe	Account Type:	Insti	tution name:				
			Savings Account		Bank of America			\$	80.00
			Checking Account		Bank of America			•	1,000.00
			Checking Account		- Dank of America			\$	
								\$	1,080.00
18.	Bonds, mu	tual funds, or p	oublicly traded stocks						
	Examples:	Bond funds, inves	tment accounts with brokerage	firms, money r	narket accounts				
	No.								
	Yes.	Describe	Institution or issuer name:						
								\$	0.00
19	Non-public	ly traded stock	and interests in incorpora	ated and unit	ncornorated business	ses, including an interest in		·	
		ny iraaba bibbi	and interests in incorpore	atou unu um	noorporatoa baomoo	ood, moraamig an interest in			
	No.								
	Yes.	Describe	Name of Entity and Percei	nt of Owners	hip:				
								\$	0.00
20.	Governme	nt and corpora	te bonds and other negotia	able and non	-negotiable instrume	ents			
	Negotiable	instruments includ	de personal checks, cashiers' ch	necks, promiss	ory notes, and money or	ders.			
	Non-negotia	able instruments a	are those you cannot transfer to	someone by s	igning or delivering them.	1.			
	No.								
	Yes.	Describe	Issuer name:						
	_							\$	0.00
21.	Retirement	or pension ac	counts					*	
		=	RISA, Keogh, 401(k), 403(b), th	nrift savings ac	counts, or other pension	or profit-sharing plans			
	□No.	,	· , · · · · · · · · · · · · · · · · · ·	3	,	3			
	=	December	Type of account and Instit	ution name:					
	Yes.	Describe	Type of account and Instit	ution name:	Naw Vanletifa			_	40.000.00
			401(k) or similar plan		New York Life			\$	18,000.00
								\$	18,000.00
22.	Security de	eposits and pre	payments						
	Your share	of all unused dep	osits you have made so that you	u may continue	e service or use from a co	ompany			
	Examples:	Agreements with I	andlords, prepaid rent, public u	tilities (electric,	gas, water), telecommur	nications			
	No.								
	Yes.	Describe	Institution name or individu	ual:					
								\$	0.00
23	Annuities (A contract for	a periodic payment of mon	ev to vou ei	ither for life or for a n	number of years)		·	
20.		A contract for	a periodic payment of mor	icy to you, c		iumber or years,			
	No.								
	Yes.	Describe	Issuer name and description	on:					
								\$	0.00
24.	Interests in	n an education	IRA, in an account in a qua	alified ABLE	program, or under a	qualified state tuition program.			
	26 U.S.C. §	§ 530(b)(1), 529A	(b), and 529(b)(1).						
	No.								
	Yes.	Describe	Institution name and descri	ription. Sepai	rately file the records of	of any interests.11 U.S.C. § 521(c)):		
					•		•	\$	0.00
25	Trusts en	uitable or future	e interests in property (oth	er than anvtl	hing listed in line 1) :	and rights or powers		¥	
5.			(Otti	unyti					
	No.	_							
	Yes.	Describe							
								\$	0.00
26.	Patents, co	pyrights, trade	emarks, trade secrets, and	other intelle	ctual property				
	Examples:	Internet domain n	ames, websites, proceeds from	royalties and li	icensing agreements				
	No.								
	Yes.	Describe							
								\$	0.00
27	Licenses f	ranchises and	other general intangibles					*	
	-	-	exclusive licenses, cooperative	association hol	ldinas, liquor licenses pro	ofessional licenses			
	No.	g po			. J., q				
	=	D							
	Yes.	Describe						_	
								\$	0.00

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Debtor 1

Middle Name

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Мо	ney or property owed to	Current value of the portion you own? Do not deduct secured claims or exemptions	
28.	Tax refunds owed to you	u 	
	Yes. Describe		\$ 0.00
29.	No.	p sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	Yes. Describe		\$0.00
30.		e owes you disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, paid loans you made to someone else	
	Yes. Describe		\$ 0.00
31.	No.	y, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes. Describe	Health Insurance Through Work	\$0 \$0 \$\$
32.			
33.	Claims against third pa	ties, whether or not you have filed a lawsuit or made a demand for payment oyment disputes, insurance claims, or rights to sue	\$0.00
	Yes. Describe		\$ <u>0.0</u> 0
34.	No.	nliquidated claims of every nature, including counterclaims of the debtor and rights	
25	Yes. Describe		\$0.00
33.	No.	a did not alleady list	
	Yes. Describe		\$0.00
		all of your entries from Part 4, including any entries for pages you have attached nber here>	\$19,080.00
P	art 5: Describe Any l	usiness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		r legal or equitable interest in any business-related property?	
			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or No.	commissions you already earned	
	Yes. Describe		\$0.00

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39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list No. Yes. Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 Debtor 1

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Part 74 Describe All Property You Own or Have an Interest in That You Did Not List Ak	oove	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 1,648.00	
57. Part 3: Total personal and household items, line 15	\$ 2,600.00	
58. Part 4: Total financial assets, line 36	\$ 19,080.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 23,328.00	\$ 23,328.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$23,328.00

Official Form 106A/B Schedule A/B: Property Page 6 of 6 Record # 703327

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Fill in this in	formation to identif	y your case:	
Debtor 1	Jonathan	Allen	Patheal
	First Name	Middle Name	Last Name
Debtor 2	Ashley	Nicole	Patheal
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u> District of _	
Case Number	-		(State)
(If known)			_

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are claim	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)						
. For any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	2007 Chevrolet Aveo with over 77,000 miles.	\$ <u>1,648</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_800	 \$	735 ILCS 5/12-1001(b) - \$800.00				
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit					
Brief description:	Everday Clothing, shoes, accessories	\$_200		735 ILCS 5/12-1001(a),(e) - \$200.00				
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit					
Official Form 106C Record # 703327 Schedule C: The Property You Claim as Exempt Page 1 of 2								

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 Page 17 of 62
 Pa Debtor 1 Jonathan Last Name First Name Middle Name

Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Costume jewelry, engagement rings, wedding rings	\$ <u>500</u>	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, Bank of America, 80.00	\$_80	 \$	735 ILCS 5/12-1001(b) - \$80.00
Line from Schedule A/B:	17		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, Bank of America, 1,000.00	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	<u>17 </u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	401(k) or similar plan, New York Life, 18,000.00	\$_18,000	\$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3. Are you claiming	ng a homestead exemption of mor	e than \$155,675?		
(Subject to adju	stment on 4/01/16 and every 3 yea	rs after that for cases filed o	on or after the date of adjustment .)	
No.				
☐ Yes. Did yo☐ No☐ Yes.	u acquire the property covered by t	ne exemption within 1,215 d	days before you filed this case?	
Li Yes.				
Official Form 106	C Page 4 703327		'ha Dranantii Vair Claim as Eiramat	Page 2 of 2

	Caso 16 (05/172 Doc 1 [Filad 02/10/16	Entered 02/19/	16 14:44:07	Desc Main	
Fill in this i	nformation to identif	y your case:		8 of 62			
Debtor 1	Jonathan	Allen	Patheal				
	First Name	Middle Name	Last Name				
Debtor 2	Ashley	Nicole	Patheal				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United State	s Bankruptcy Court for th	ne : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>				
0			(State)			Check if this	s is an
Case Number (If known)	er		_			amended fil	
	orm 106D D: Creditors	s Who Have Claim	ns Secured by I	Property			12/15
information. If additional pag 1. Do any cr	more space is neede es, write your name a editors have claims s	essible. If two married people and copy the Additional Page and case number (if known). secured by your property? omit this form to the court with tion below.	e, fill it out, number the e	ntries, and attach it to this	form. On the top of ar	iy	
Part 1:	List All Secured Claim	ns					
					Column A	Column A	Column C
for each	claim. If more than or	editor has more than one sec ne creditor has a particular cla laims in alphabetical order ac	aim, list the other creditors	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any

	Caso 16 0547	72 Doc 1	Filad 02/10/16	Entered 02/19/16 14:44:07	Desc Main
Fill in this in	formation to identify your			9 of 62	Dood Main
	Jonathan	Allen	Patheal		
Debtor 1	First Name	Middle Name	Last Name		
Debtor 2	Ashley	Nicole	Patheal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
11.7.10.1.	Destruction On the Control	ODTUEDN - Division	. (.		
United States	Bankruptcy Court for the : N	ORTHERN DISTRICT	of <u>ILLINOIS</u> (State)		Па
Case Number	•				Check if this is an
(If known)					amended filing
Official F	<u>orm 106E/F</u>				
Schedule	E/F: Creditors W	Vho Have U	nsecured Claims		12/15
ist the other p. L/B: Property (foreditors with preeded, copy the property of any additional controls).	arty to any executory cont Official Form 106A/B) and o partially secured claims tha	racts or unexpired on Schedule G: Ex at are listed in Sch , number the entric me and case numl	leases that could result in recutory Contracts and Une edule D: Creditors Who Hat is in the boxes on the left. A	is and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on Sched expired Leases (Official Form 106G). Do not incl ve Claims Secured by Property. If more space is Attach the Continuation Page to this page. On the	lule lude any s
Part 1:	LIST All OF YOUR PRIORITY ON	isecured Claims			
1. Do any cre	ditors have priority unsecu	ured claims agains	t you?		
No. Go	to Part 2.				
Yes.					
each claim nonpriority unsecured	listed, identify what type of amounts. As much as possi claims, fill out the Continuat	claim it is. If a clain ible, list the claims tion Page of Part 1.	n has both priority and nonprin alphabetical order accordi	secured claim, list the creditor separately for each iority amounts, list that claim here and show both ng to the creditor's name. If you have more than to olds a particular claim, list the other creditors in Pauction booklet.)	priority and wo priority
, ,	,,	,		Total claim	Priority Nonpriority
					amount amount
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claim	s		
3. Do any cre	ditors have nonpriority un	secured claims ag	ainst you?		
☐ No. Yo Yes.	u have nothing to report in t	this part. Submit th	is form to the court with your	r other schedules.	
4. List all of y	our nonpriority unsecured	I claims in the alph	abetical order of the credit	or who holds each claim. If a creditor has more t	han one
included in		editor holds a partic		listed, identify what type of claim it is. Do not list of itors in Part 3.If you have more than three nonprior	
Clairis IIII O	ut the Continuation Fage of	rait 2.			Total claim
4.1 Advoca	te Christ Hospital	Las	t 4 digits of account number		\$ <u>1,000.00</u>
Creditor's PO Box		Wh	en was the debt incurred?		
Number	Street		en was the debt meaned:		
		Δα	of the date you file, the claim	is: Check all that annly	
			Contingent	13. Official and approximate a	
Carol S	tream IL 6	50197	Unliquidated		
City Who owes	State 2 sthe debt? Check one.	Zip Code	Disputed		
Debtor		_			
Debtor	*	Тур	e of NONPRIORITY unsecure	ed claim:	
=	1 and Debtor 2 only	- i	Student loans		
At least	one of the debtors and another	r 🔲	Obligations arising out of a sepa	ration agreement or divorce	
Check	if this claim relates to a	_	that you did not report as priority	claims	
	unity debt		Debts to pension or profit-sharing	g plans, and other similar debts	
Is the clair	n subject to offest?	_			
			Other. Specify Medical/Den	tal Services	

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Case Number (if known) **Pacument** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2	Advocate-Lutheran General Hospital	Last 4 digits of account number	\$ <u>1,150.00</u>
	Creditor's Name		
	PO Box 73208	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60673	Unliquidated	
	City State Zip Code		
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	T (MONDDIODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
		<u></u>	
	No	Other. Specify Medical Debt	
	Yes		
4.3	Avant INC	Last 4 digits of account number 7578	\$ 2,683.00
	Creditor's Name	· 	
	640 N Lasalle St	When was the debt incurred? 2013-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60654		
	City State Zip Code	Unliquidated	
١,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		
4.4	Barclays BANK Delaware	Last 4 digits of account number NULL	\$ 3,085.00
4.4	Creditor's Name		
	125 S West St	When was the debt incurred? 2013-2015	
		THICH Was the dept meaned:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19801	Contingent	
		Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
	LI res		

Official Form 106E/F

Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Case 16-05473 Doc 1 Page 21 of 62 Number (if known) **Document** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.5 BK OF AMER \$ 881.00 Last 4 digits of account number

Creditor's Name		
B B 000000	When was the debt incurred? 2014-2015	
Po Box 982238	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
El Paso TX 79998	Contingent	
	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.6 BK OF AMER	Last 4 digits of account number NULL	\$ _1,878.00
Creditor's Name		
Po Box 982238	When was the debt incurred? 2013-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
El Paso TX 79998		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
= '	T (NONDRIADITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u>	¢ 2 220 00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes CAP ONE NA Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify <u>Credit Card or Credit Use</u>	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes CAP ONE NA Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016 As of the date you file, the claim is: Check all that apply.	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016 As of the date you file, the claim is: Check all that apply.	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? 2009-2016 As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>2,220.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.7 CAP ONE NA Creditor's Name Po Box 26625 Number Street Richmond VA 23261 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>2,220.00</u>

Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Case 16-05473 Page 22 of 62 Case Number (if known) **Document** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Capital ONE BANK USA N **\$** 644.00 Last 4 digits of account number ____NULL

	Creditor's Name	When was the debt incurred? 2007-2016	
	15000 Capital One Dr	when was the dept incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Disharand VA 00000	Contingent	
	Richmond VA 23238	Unliquidated	
,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Time of NONDRIORITY are assured alsimo	
	= '	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Cradit Card on Cradit Han	
	Yes	Other. Specify Credit Card or Credit Use	
4.0	Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 2,515.00
4.9	Creditor's Name	Last 4 digits of account number	Ψ_=,σ.τσ.τσ.
	15000 Capital One Dr	When was the debt incurred? 2008-2015	
	Number Street		
	Nambol Casol		
		As of the date you file, the claim is: Check all that apply.	
	Richmond VA 23238	Contingent	
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.10	Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 2,740.00
	Creditor's Name		
	15000 Capital One Dr	When was the debt incurred? 2011-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Richmond VA 23238	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	bispated	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Case 16-05473 Page 23 of 62 Number (if known) **Document** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.11 Capital ONE BANK USA N \$ 3,080.00 Last 4 digits of account number ____NULL

Creditor's Name 15000 Capital One Dr	When was the debt incurred? 2011-2015	
	Wileli was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Distance de NA 00000	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
 	T (NONDRIADITY	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No D.	Other. Specify Credit Card or Credit Use	
Yes A 12 Capital ONE BANK USA N	Last 4 digits of account number NULL	\$ 4,720.00
4.12	Last 4 digits of account number NULL	⊅ - 7,1 ∠0.00
Creditor's Name 15000 Capital One Dr	When was the debt incurred? 2013-2016	
	Wileli was the dept incurred:	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
B: 1 1 1/4 20000	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Time of NONDRIORITY uncestived claims	
 	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	=	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Coodit Cood or Coodit Hos	
│	Other. Specify Credit Card or Credit Use	
Yes A 13 CBNA	Last 4 digits of account number NULL	\$ 2,572.00
4.13 Creditor's Name	Last 4 digits of account number	Ψ <u>=,σ:=:σσ</u>
Po Box 6497	When was the debt incurred? 2013-2015	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	-	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Cradit Card or Cradit Lloo	
l =	Other. Specify Credit Card or Credit Use	
Yes		

Official Form 106E/F

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4.14		Last 4 digits of account flumber	¥
	Creditor's Name	2000 2015	
	Po Box 15298	When was the debt incurred? 2006-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wilmington DE 19850		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
		_	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Cradit Card or Cradit Llag	
	=	Other. Specify Credit Card or Credit Use	
	Yes	5700	2.22
4.15	Citibank	Last 4 digits of account number 5720	\$ <u>0.00</u>
	Creditor's Name		
	701 E 60Th St N	When was the debt incurred? 2006-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57104	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
		Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
		_	
	No	Other. Specify	
	Yes		
4.16	Citibank	Last 4 digits of account number 5721	\$ <u>0.00</u>
1	Creditor's Name		
	701 E 60Th St N	When was the debt incurred? 2006-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Signs Follo SD 57404	Contingent	
	Sioux Falls SD 57104	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	L popular	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	=		
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Decis to pension or profit-sharing plans, and other similar decis	
	No	Other. Specify	
	Yes	-	

Record # 703327

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Case Number (if known) Document Jonathan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** COMENITY BANK/Vctrssec Last 4 digits of account number _ Creditor's Name 2011-2015 Po Box 182789 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Columbus OH 43218 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Comenitybank/Marathon NULL \$ 551.00 Last 4 digits of account number 4.18 Creditor's Name 2013-2015 Po Box 182789 When was the debt incurred? Number Street

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Case Number (if known) **Document** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.20	Discover FIN SVCS LLC	Last 4 digits of account number	NULL	\$ <u>1,958.00</u>
	Creditor's Name		0044 0040	
	Po Box 15316	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is: C	theck all that apply.	
		Contingent		
	Wilmington DE 19850	Unliquidated		
	City State Zip Code			
Y	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
[Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
1 [Check if this claim relates to a	that you did not report as priority claim	s	
1	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
!	s the claim subject to offest?			
	No	Other. Specify Credit Card or Cre	edit Use	
	Yes			
4.21	DSG Collect	Last 4 digits of account number	1775	\$ 1,200.00
	Creditor's Name		10/2013	
	PO Box 12619	When was the debt incurred?	10/2013	
	Number Street			
		As of the date you file, the claim is: C	heck all that apply.	
		Contingent		
	Chicago IL 60601	Unliquidated		
Ι.	City State Zip Code	Disputed		
\ \ \ \ \ \ \	Who owes the debt? Check one.	Бюракса		
	Debtor 1 only			
!	Debtor 2 only	Type of NONPRIORITY unsecured cla	im:	
	Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claim	S	
	community debt	Debts to pension or profit-sharing plan	s, and other similar debts	
	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes		0404	÷ 704.00
4.22	Grant & Weber	Last 4 digits of account number	8181	\$ <u>791.00</u>
	Creditor's Name 8880 W Sunset Rd # 275	When was the debt incurred?	2010-2011	
		THIS II WAS LIE GEST HICUITEU!		
	Number Street			
		As of the date you file, the claim is: C	heck all that apply.	
	Lee Veree	Contingent		
	Las Vegas NV 89148	Unliquidated		
"	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
	Debtor 2 only	Type of NONPRIORITY unsecured cla	im·	
	Debtor 1 and Debtor 2 only	Student loans	nn.	
	=	_	agreement or divorce	
	At least one of the debtors and another	Obligations arising out of a separation	-	
L	Check if this claim relates to a	that you did not report as priority claim		
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plan	is, and other similar dedts	
i	No	Modical Dobt		
	Voc	Other. Specify Medical Debt		

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Case Number (if known) **Pacument** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.23	Grant & Weber	Last 4 digits of account number	3241	<u>\$ 974.00</u>
	Creditor's Name		0040 0044	
	8880 W Sunset Rd # 275	When was the debt incurred?	2010-2011	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Las Vegas NV 89148	Unliquidated		
	City State Zip Code	Disputed		
ľ	Who owes the debt? Check one.	Dispated		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation		
[Check if this claim relates to a	that you did not report as priority clai		
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
İ	No	Madical Dobt		
l i	Yes	Other. Specify Medical Debt		
4.24	Grant & Weber	Last 4 digits of account number	2177	\$ 10,048.00
7.27	Creditor's Name			•
	8880 W Sunset Rd # 275	When was the debt incurred?	2011-2011	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	onout all that apply.	
	Las Vegas NV 89148	Unliquidated		
	City State Zip Code	Disputed		
Y	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
[Check if this claim relates to a	that you did not report as priority clai		
l .	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
ľ	No	Madical Dahi		
1 7	Yes	Other. Specify Medical Debt		
4.25	Kohls/Capone	Last 4 digits of account number	NULL	\$ 812.00
7.20	Creditor's Name			
	N56 W 17000 Ridgewood Dr	When was the debt incurred?	2012-2015	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	 	
	Menomonee Falls WI 53051	Unliquidated		
1	City State Zip Code	Disputed		
"	Who owes the debt? Check one.	<u> Приракса</u>		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
[Check if this claim relates to a	that you did not report as priority clai		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing pla	ans, and other similar debts	
"	No	Cradit Card or C	redit Llea	
	Voc.	Other. Specify Credit Card or C	DEUIL USE	

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As of the date your file, the claim is: Check all that apply.	After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and	d so forth.	Total Claim
Contents Name Stood	4.26	MBB	Last 4 digits of account number	7579	\$ 64.00
Park Ridge I. 60088 Costs with covers the debt? Cleck one. Cleck one of the debt of control one		Creditor's Name			
Park Ridge IL 60068 Silve 76 Code Ordringert Uniquidated Ordringert Uniquidated Ordringert Or		1460 Renaissance Dr	When was the debt incurred?	2014-2014	
Park Ridge IL 60068 Oby State 7g Cook Who owes the debt? Chock one. Debetor 1 only State 7g Cook Departed Departed		Number Street			
Park Ridge IL 60068 Oby State 7g Cook Who owes the debt? Chock one. Debetor 1 only State 7g Cook Departed Departed			As of the date you file, the claim is:	Check all that apply.	
Park Ridge				Chook all that apply.	
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Debtor 1 and Debtor 2 only		Debtor 1 only			
All least one of the debtors and another Chack if this claim relates to a community debt She claim subject to offest? No Community debt She claim subject to offest? She claim su	[Debtor 2 only	Type of NONPRIORITY unsecured c	laim:	
Check if this claim relates to a community debt Check one Community debt Community		Debtor 1 and Debtor 2 only	Student loans		
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Is the claim subject to offest? Note No	l i	Check if this claim relates to a	that you did not report as priority clai	ims	
No	'	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts	
Ves Last 4 digits of account number \$1,000.00	1 1	s the claim subject to offest?			
Az Continues Name Street Continues Street S		No	Other. Specify Medical Debt		
Creditor's Name Street Northbrook					
Monthbrook IL 60062 City State Zp Code Unliquidated Unliquidated Disputed Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 4 and Debtor 3 only Debtor 5 only Debtor 1 and Debtor 3 only Debtor 5 only Debtor 1 and Debtor 3 only Debtor 5 only Debtor 1 and Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 6 only Debtor 7 only Debtor 7 only Debtor 7 only Debtor 8 only Debtor 9 only Debt	4.27	Midwest Center for Women's Health	Last 4 digits of account number		\$ 1,000.00
Number Street As of the date you file, the claim is: Check all that apply. Contingent Check if this claim relates to a community debt Check one.					
Northbrook IL 60062 City State Zip Code Uniquidated Uniq		601 Skoke Blvd #400	When was the debt incurred?		
Northbrook IL 60062 City State Zip Code Who owes the debt? Check one. Debtor 1 only		Number Street			
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When was the debt incurred? Number Street	4.28		Last 4 digits of account number		⊅ 3,320.00
Number Street Wilkes Barre PA 18773 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Other. Specify			When was the debt incurred?	2007-2016	
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Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	v		Disputed		
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Is the claim subject to offest? No Other. Specify	L				
No Other. Specify	.		Debts to pension or profit-sharing pla	ans, and other similar debts	
Other. Specify.	ľ	-	—		
		₹	Other. Specify		

Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Page 29 of 62
Case Number (if known) Document Jonathan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Amazon \$819.00 Last 4 digits of account number _ Creditor's Name 2013-2016 Po Box 965015 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Syncb/PAYPAL SMART CON NULL 4.30 Last 4 digits of account number Creditor's Name 2014-2015 Po Box 965005 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent

\$ 1,015.00 Orlando 32896 FL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Syncb/Walmart **NULL** \$ 1,053.00 Last 4 digits of account number 4.31 Creditor's Name 2012-2016 Po Box 965024 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32896 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Record # 703327

Official Form 106E/F

Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Case 16-05473 Page 30 of 62 Case Number (if known) **Pacyment** Jonathan Allen Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ 470.00
	Creditor's Name	2010 2010	
	Po Box 673	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Minneapolis MN 55440	Unliquidated	
	City State Zip Code Vho owes the debt? Check one.	Disputed	
ľ			
	Debtor 1 only Debtor 2 only	Time of NONDRIORITY was sound alsima	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.33	USAA Savings BANK	Last 4 digits of account numberNULL	\$ <u>1,264.00</u>
	Creditor's Name	2012 2016	
	Po Box 47504	When was the debt incurred? 2013-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	San Antonio TX 78265	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
4	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.34	USAA Savings BANK	Last 4 digits of account number NULL	\$ <u>2,414.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	Po Box 47504	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	San Antonio TV 70005	Contingent	
	San Antonio TX 78265	Unliquidated	
<u> </u>	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Conditional or Condition	
	Yes	Other. Specify Credit Card or Credit Use	
	100		

Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Page 31 of 62
Case Number (if known) **Document** Jonathan Allen Debtor 1 First Name **USAA Savings BANK** \$ 2,422.00 NULL 4.35 Last 4 digits of account number Creditor's Name 2014-2016 Po Box 47504 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Antonio TX 78265 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Credit Card</u> or Credit Use List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Freedman Anselmo Lindberg & On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 3228 Line __1__ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Naperville IL 60566 Last 4 digits of account number ____ NULL _ City State Zip Code Transworld Systems Inc. On which entry in Part 1 or Part 2 list the original creditor? Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims 507 Prudential Rd Part 2: Creditors with Nonpriority Unsecured Claims Number

Horsham

Official Form 106E/F

City

PA 19044

State Zip Code

Last 4 digits of account number ____ ____

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Case Number (if known)

Jonathan Allen Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims	6f. Student loans	6f.	\$9,926.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$60,799.00

Fil	II in this in	Caso 16 (formation to identify		Filad 02/10/16	Entered 02/1 3 of 62	19/16 14:44:07	Desc Main	
D	ebtor 1	Jonathan	Allen	Patheal				
D	EDIOI I	First Name	Middle Name	Last Name				
	ebtor 2	Ashley	Nicole	Patheal				
(Sp	oouse, if filing)	First Name	Middle Name	Last Name				
Uı	nited States	Bankruptcy Court for th	e : <u>NORTHERN</u> District of _	ILLINOIS (State)			Па	
	ase Number f known)			_			Check if this is an amended filing	
∩ffi	icial F	orm 106G					difference filling	
			ry Contracts and	Unavaired Lea	505			12/15
nformadditi 1. D 2. Li ex	nation. If n ional pages o you hav No. Ch Yes. Fill ist separat xample, re	nore space is needer, write your name as any executory contect this box and subtain all of the information or nt, vehicle lease, ce	essible. If two married people of, copy the additional page, and case number (if known). Intracts or unexpired leases of the court with the court with the contract of the contract company with whom you have the phone). See the instruction	your other schedules. Y ts or leases are listed in	ou have nothing else to Schedule A/B: Property	report on this form. y (Official Form 106A/B) n contract or lease is for (1	for	
	nexpired le		m you have the contract or I	ease	State	what the contract or leas	e is for	
2.1					-			
	Name				_			
	Number	Street						
	City		State Zip	Code	_			
2.2								
	Name				-			
	Number	Street			_			
	Number	Sueet						
	City		State Zip	Code	_			
2.3					_			
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.4								
	Name							
	Number	Street			-			
	City		State Zip	Code	-			
2.5								
	Name				-			
	Number	Street			-			

State Zip Code

City

Official Form 106G

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Fill in this inf	formation to identif	fy your case:	
Debtor 1	Jonathan	Allen	Patheal
	First Name	Middle Name	Last Name
Debtor 2	Ashley	Nicole	Patheal
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for the	he : <u>NORTHERN</u> District of <u>I</u>	<u>LLINOIS</u>
Case Number			(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1.	Do	you have any codebtors? (If you are filing a joint case, do not list either spouse as	a codebtor.)
		No.	
		Yes	
2.		nin the last 8 years, have you lived in a community property state or territory? (Cona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washi	
		No. Go to line 3.	
		Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?	
		No	Cill in the cases and accepted address of that accept
		Yes. Inwhich community state or territory did you live?	Fill in the name and current address of that person.
		Name of your spouse, former spouse or legal equivalent	
		Number Street	
		City State Zip Co	de
3.	In C	column 1, list all of your codebtors. Do not include your spouse as a codebtor if	your spouse is filing with you. List the person
		wn in line 2 again as a codebtor only if that person is a guarantor or cosigner. M	
		edule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule C	-
	Sch	edule E/F, or Schedule G to fill out Column 2.	
	C	olumn 1: Your codebtor	Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1].		Schedule D, line
		Name	Schedule E/F, line
		Number Street	Schedule G, line
	_	City State Zip Code	
3.2	2 .		Schedule D, line
	_	Name	Schedule E/F, line
		Number Street	Schedule G, line
		City State Zip Code	
3.3	3		Schedule D, line
	_	Name	Schedule E/F, line
		Number Street	Schedule G, line
		City State Zip Code	

Official Form 106H Record # 703327 Schedule H: Your Codebtors Page 1 of 1

Debtor 1 Jonathan	Allen	Patheal
First Name	Middle Name	Last Name
Debtor 2 Ashley	Nicole	Patheal
(Spouse, if filing) First Name	Middle Name	Last Name
United States Bankruptcy Court for the : _ Case Number(If known)	NORTHERN DISTRICT C	DF ILLINOIS

 ck if this is: An amended filing
A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment											
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse							
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed X Not employed							
	Include part-time, seasonal, or self-employed work.	Occupation	Claims Adjuster		Unemployed							
	Occupation may Include student or homemaker, if it applies.	Employers name	TWG Holdings									
		Employers address	175 W. Jackson Chicago, IL 60603									
		How long employed there?	10 years									
Part 2: Give Details About Monthly Income												
Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.												
				For Debtor 1	For Debtor 2 or non-filing spouse							
2.	List monthly gross wages, salar deductions). If not paid monthly, or	•	\$4,083.41	\$0.00								
3.	8. Estimate and list monthly overtime pay.			\$0.00	\$0.00							
4.	4. Calculate gross income. Add line 2 + line 3.			\$4,083.41	\$0.00							

Official Form 106I Record # 703327 Schedule I: Your Income Page 1 of 2

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Debtor 1

Jonathan Allen Document Patheal
First Name Middle Name Last Name

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Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse				
	Copy	line 4 here	4.	\$4,083.41		\$0.00				
5. L	ist all	payroll deductions:			•		_			
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$835.14		\$0.00				
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00				
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00				
	5d. Required repayments of retirement fund loans		5d.	\$0.00		\$0.00				
	5e. Insurance		5e.	\$376.11		\$0.00				
	5f. Domestic support obligations		5f.	\$0.00		\$0.00				
	5g. Union dues		5g.	\$0.00		\$0.00				
5h. Other deductions. Specify:			5h.	\$5.33		\$0.00				
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.			6.	\$1,216.58		\$0.00				
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.			7.	\$2,866.82	ĺ	\$0.00	1			
8. Li	st all o	other income regularly received:		·						
	8a.	Net income from rental property and from operating a business,								
		profession, or farm								
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a.	\$0.00		\$0.00				
	8b.	Interest and dividends	8b.	\$0.00		\$0.00				
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00				
		dependent regularly receive								
		Include alimony, spousal support, child support, maintenance, divorce								
		settlement, and property settlement.								
	8d.	Unemployment compensation	8d.	\$0.00	_	\$0.00				
	8e.	Social Security	8e.	\$0.00	_	\$0.00				
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00				
		Include cash assistance and the value (if known) of any non-cash								
		assistance that you receive, such as food stamps (benefits under the								
		Supplemental Nutrition Assistance Program) or housing subsidies.								
	0~	Specify:	0	#0.00		#0.00				
	8g.	Pension or retirement income	8g.	\$0.00	_	\$0.00				
•	8h.	Other monthly income. Specify:	8h.	\$0.00	-	\$0.00				
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	-	\$0.00				
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,866.82	+ [\$0.00	= [\$2,866.82		
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		, ,		Ţ STOS	L	+=,000.0=		
11.	11. State all other regular contributions to the expenses that you list in <i>Schedule J</i> . Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> .									
	Spec	ify:					11.	\$0.00		
12.	Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies									
13.										
	X 1	No. /es. Explain:								

Filed 02/19/16 Case 16-05473 Doc 1 Entered 02/19/16 14:44:07 Page 37 of 62 Document Fill in this information to identify your case: Jonathan Allen Patheal Check if this is: Middle Name Last Name An amended filing Ashley Nicole Patheal A supplement showing post-petition chapter 13 Middle Name Last Name income as of the following date: United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLIN</u>OIS MM / DD / YYYY Case Number A separate filing for Debtor 2 because Debtor 2 Official Form 106J maintains a separate household. Schedule J: Your Expenses 12/14 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every **Describe Your Household** 1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? Nο Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Dependent's relationship to Does dependent live Dependent's Debtor 1 or Debtor 2 with you? age Do not list Debtor 1 and Yes. Fill out this information for No Debtor 2. each dependent..... Daughter 6 X Yes Do not state the dependents' names Nο Son 2 Х Yes Х No Yes Χ No Yes Х No Do your expenses include No expenses of people other than **Estimate Your Ongoing Monthly Expenses**

yourself and your dependents?

Part 2:

Debtor 1

Debtor 2

(If known)

question.

Part 1:

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

Your expenses The rental or home ownership expenses for your residence. Include first mortgage payments and \$1,000.00 any rent for the ground or lot. If not included in line 4: Real estate taxes \$0.00 4a. \$0.00 Property, homeowner's, or renter's insurance \$0.00 Home maintenance, repair, and upkeep expenses 4c. \$0.00 Homeowner's association or condominium dues 4d.

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Last Name

Document Jonathan Allen

Middle Name

Debtor 1

First Name

Case Number (if known) _

		Your expense	es
5. Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas	6a.		\$175.00
6b. Water, sewer, garbage collection	6b.		\$0.00
6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$270.00
6d. Other. Specify:	6d.	\$	0.00
7. Food and housekeeping supplies	7.		\$750.00
8. Childcare and children's education costs	8.		\$0.00
9. Clothing, laundry, and dry cleaning	9.		\$125.00
10. Personal care products and services	10.		\$65.00
11. Medical and dental expenses	11.		\$75.00
12. Transportation. Include gas, maintenance, bus or train fare.	12.		\$315.00
Do not include car payments.			
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00
14. Charitable contributions and religious donations	14.		\$0.00
15. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.		\$0.00
15b. Health insurance	15b.		\$0.00
15c. Vehicle insurance	15c.		\$75.00
15d. Other insurance. Specify:	15d.		\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:	16.		\$0.00
17. Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.		\$0.00
17b. Car payments for Vehicle 2	17b.		\$0.00
17c. Other. Specify:	17c.		\$0.00
17d. Other. Specify:	17d.		\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted			
from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00
19. Other payments you make to support others who do not live with you.			
Specify:	19.		\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
20a. Mortgages on other property	20a.		\$ 0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

Official Form 106J Record # 703327 Schedule J: Your Expenses Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Document Page 39 of 62

Debtor	₁ Jona	than	Allen	Patheal	Case Number (if known)		
	First N	ame	Middle Name	Last Name			
21.	Other.	Specify:				21.	\$0.00
22	Your mo	onthly expense: Ad	ld lines 4 through 21.			22.	\$2,850.00
	The resu	ılt is your monthly e	xpenses.				
23.	Calculat	e your monthly net	income.				
	23a.	Copy line 12 (you	ur comibined monthly	income) from Schedule I.		23a.	\$2,866.82
	23b.	Copy your month	nly expenses from line	22 above.		23b. -	\$2,850.00
	23c.	-	onthly expenses from	our monthly income.		23c.	\$16.82
		The result is you	r monthly net income.				
24.	Do you	expect an increase	or decrease in your e	expenses within the year after you fi	le this form?		
	For exar	nple, do you expect	to finish paying for yo	ur car loan within the year or do you e	expect your		
	mortgag	e payment to increa	ise or decrease becau	se of a modification to the terms of yo	our mortgage?		
	X No						
	Yes	s. Explain Her	re:				

 Official Form 106J
 Record #
 703327
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Did you pay or agree to pay someone who is NOT	in attorney to help you fill out bankruptcy forms?
No ☐ Yes. Name of Person	Attach Pankruptov Potition Proporate Nation Declaration and
Tes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have reac correct.	the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Jonathan Allen Patheal	/s/ Ashley Nicole Patheal
Signature of Debtor 1	Signature of Debtor 2
Date_02/17/2016	Date _02/17/2016
MM / DD / YYYY	MM / DD / YYYY
Signature of Debtor 1 Date 02/17/2016	/s/ Ashley Nicole Patheal Signature of Debtor 2 Date02/17/2016

Fill in this information to identify your case:						
Debtor 1	<u>Jonathan</u>	Allen	Patheal			
	First Name	Middle Name	Last Name			
Debtor 2	Ashley	Nicole	Patheal			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Case Number (If known)		NORTHERN District o	f <u>ILLINOIS</u> (State)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	(ii knowii). Aliswer every question.				
Part	1: Give Details About Your Marital Status and Where Yo	ou Lived Before			
01. W	hat is your current marital status?				
	Married				
	Not married				
_	_				
02 D ı	ring the last 3 years, have you lived anywhere other that	n where you live now	?		
_	No.	and Saabada ada aa	Post		
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	u live now.		
	Debtor 1	Dates Debtor 1	Debtor 2:		Dates Debtor 2
		lived there			lived there
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,				
	d Wisconsin.)	.,,		3 ,	
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H)			
-	Tes. Make sure you fill out Schedule H. Tour Codebiors (Official Form 100H).			
Pari	Explain the Sources of Your Income				

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Debtor 1 Jonathan Allen Patheal Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$5,153 \$0 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$48,456 \$0 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$48,000 Wages, commissions. \$0 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Jonathan Allen Patheal Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Jonathan Allen Patheal Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? ☐ Yes. **List Certain Gifts and Contributions** Part 5: 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No. Yes. Fill in the details Party Contact Info Description and value of any property transferred Date payment Amount of payment or transfer Payment/Value: Geraci Law L.L.C \$2,395.00: \$1,165.00 55 E. Monroe Street #3400 paid prior to filing, Chicago,IL 60603 balance to be paid after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2016 Hananwill Credit Counseling \$25.00 115 N. Cross St. Robinson, IL 62454

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Jonathan Allen Patheal Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Last balance before Type of account or Date account was closed, sold, moved, instrument closing or transfer or transferred 21 Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No. Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still have it? **Identify Property You Hold or Control for Someone Else** 23 Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value

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Jonathan Allen Patheal Case Number (if known)

	First Name	Middle Name	Last Name						
P	Give Details About Enviro	onmental Information							
For	the purpose of Part 10, the follow	wing definitions apply:							
	■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
	Site means any location, facility, it or used to own, operate, or util	· · ·	-	whether you now own, operate, or utilize					
	Hazardous material means anyth substance, hazardous material, p	=		ste, hazardous substance, toxic					
Rep	port all notices, releases, and pro	ceedings that you know at	oout, regardless of when th	ney occurred.					
24	Has any governmental unit notif	fied you that you may be lia	able or potentially liable ur	nder or in violation of an environmental la	w?				
	No.								
	Yes. Fill in the details.	Governmental	unit	Environmental law, if you know it	Date of notice				
25	Have you notified any governme	ontal unit of any rologeo of	hazardous matorial?						
	No.	ental unit of any release of	nazardous materiar:						
	Yes. Fill in the details.								
		Governmental	unit	Environmental law, if you know it	Date of notice				
26	Have you been a party in any jud	dicial or administrative pro	ceeding under any enviror	nmental law? Include settlements and ord	lers.				
	No.								
	Yes. Fill in the details.								
		Court or agenc	y	Nature of the case	Status of the case				
Pa	Give Details About Your I	Business or Connections to A	Any Business						
27	Within 4 years before you filed f	for bankruptcy, did you ow	n a business or have any c	of the following connections to any busine	ess?				
	A sole proprietor or self-	employed in a trade, profes	ssion, or other activity, eitl	ner full-time or part-time					
	A member of a limited lia		nited liability partnership (LLP)					
	☐ A partner in a partnership ☐ An officer, director, or ma		noration						
	An owner of at least 5% of								
	_								
	No. None of the above applie Yes. Check all that apply about		w for each business.						
28	Within 2 years before you filed f institutions, creditors, or other p		e a financial statement to a	anyone about your business? Include all	financial				
	No.								
	Yes. Fill in the details.	Date issued							
		Date Issued							

Debtor 1

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ebtor 1 Jonathan Allen Patheal Case Number (if known) _______

Part 12: s	gn Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
¥ /s/ Jo	onathan Allen Patheal	/s/ Ashley Nicole Patheal					
•	ure of Debtor 1	Signature of Debtor 2					
_	02/17/2016 MM / DD / YYYY ach additional pages to <i>Your Statement of Financial Affairs</i>	Date 02/17/2016 MM / DD / YYYY for Individuals Filing for Bankruptcy (Official Form 107)?					
■ No	F-9	, (, (, (, (
■ No □ Yes							
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?							
No							
Yes. N	ame of person	. Attach the Bankruptcy Petition Preparer's Notice,					
		Declaration, and Signature (Official Form 119).					

Fill in this in	Caso 16 OF		Filod 02/10/16	Entered 02/19/16 14:44:07 8 of 62	Desc Main
Debtor 1	Jonathan	Allen	Patheal		
	First Name	Middle Name	Last Name		
Debtor 2	Ashley	Nicole	Patheal		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the :	NORTHERN DISTRICT	OF ILLINOIS EASTERN		
<u>DIVISION</u> [District of <u>ILLINOIS</u>		(State)		Check if this is an amended filing
Official F	orm 108				C

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's ☐ Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: _____ securing debt: ☐ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: ∏No Creditor's Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: _____ ∏No Creditor's Surrender the property name: Retain the property and redeem it □ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ___ Page 1 of 2 Record # 703327 Official Form 108 Statement of Intention for Individuals Filing Under Chapter 7

Jonathan Case 16-05473

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.ist	Your	Unexpired	Personal	Property	Leases
------	------	-----------	----------	----------	--------

	e it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No □ Yes
Description of leased property:	□ res
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Part 3: Sign Below	
der penalty of perjury, I declare that I have indicated my intention about any property of my sonal property that is subject to an unexpired lease.	estate that secures a debt and any

Date _Dated: 02/17/2016

Date <u>Dated: 02/17/201</u>6

MM / DD / YYYY

MM / DD / YYYY

Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Document Page 50 of 62

B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re				
Jonathan Allen Patheal and A	shley Nicole Patheal /	Case 1	No:	
Debtors		Chapt	er:	Chapter 7
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR	DEI	BTOR
compensation paid to me within	n one year before the filing of the	o), I certify that I am the attorney for the ne petition in bankruptcy, or agreed to be aplation of or in connection with the bank	e pai	d to me, for services
For legal services, I have	agreed to accept	\$2,395.00		
Prior to the filing of this s	tatement I have received	\$1,165.00		
Balance Due		\$1,230.00		
2. The source of the compens	sation paid to me was:			
Debtor(s)	Other: (specify			
3. The source of compensation	on to be paid to me is:			
Debtor(s)	Other: (specify			
		angatian with any other narrow unless th	or. o.	ro mombors and associates
I have not agreed to so of my law firm.	nare the above-disclosed comp	ensation with any other person unless the	ey a	re memoers and associates
I have agreed to share	e the above-disclosed compens	ation with a other person or persons who	are	not members or associates
_	_	der legal service for all aspects of the ba		
case, including:	liosed ree, I have agreed to rem	der legal service for all aspects of the ba	IIKIU	ipicy
Analysis of the debto bankruptcy;	r's financial situation, and rend	ering advice to the debtor in determining	g wh	nether to file a petition in
b. Preparation and filing	s of any petition, schedules, stat	ements of affairs and plan which may be	e req	uired;
c. Representation of the	debtor at the meeting of credit	ors and confirmation hearing, and any ac	ljour	rned hearings thereof;
6. By agreement with the del	otor(s), the above-disclosed fee	does not include the following service:		
	•			y complaints or conversions to another
chapter, judicial lien avoidance	s, dischargeability actions, othe	r contested matters except the first meet	ing o	of creditors.
		ERTIFICATION		
I certify the payment to	at the foregoing is a complete	statement of any agreement or arrangement	ent f	or
me for represe	entation of the debtor(s) in this			
$\frac{\text{Date: } 02/18}{\text{Date: }}$		/s/ Wylie W Mok		
Date		Signature of Attorney		
		Geraci Law L.L.C. Name of law firm		
1		rume oj tuvi jirm		ı

Page 1 of 1 703327 Record #

Case 16-05473 Doc 1 File National Headquarters: 55 E. Monroe S Document

Consultation Attorney:

66 92/19/16014:44:07 Jacob Main

Record #: 703-327



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter bankruptcy under the following terms and conditions:

Attorney fees for the Chapter 7 bankruptcy are \$ 2,545. This amount does NOT INCLUDE court filing fees of \$335, or costs for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter 7, including preparation of my bankruptcy petition, schedules and other documents, first341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Jonathan Patheal(Debtor)

Date: 2/17/2016

AshleyPatheal (Joint Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Jonathan Allen Patheal and Ashley Nicole Patheal / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 02/17/2016 /s/ Jonathan Allen Patheal

Jonathan Allen Patheal

X Date & Sign

Dated: 02/17/2016

/s/ Ashley Nicole Patheal

X Date & Sign

Ashley Nicole Patheal

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 53 of 62 In re Jonathan Allen Patheal and Ashley Nicole Patheal / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 703327 B 201A (Form 201A) (11/11) Page 1 of 2

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Page 2

Form B 201A, Notice to Consumer Debtor(s)

In re Jonathan Allen Patheal and Ashley Nicole Patheal / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 02/17/2016	/s/ Jonathan Allen Patheal			
	Jonathan Allen Patheal			
Dated: 02/17/2016	/s/ Ashley Nicole Patheal			
	Ashley Nicole Patheal			
Dated: 02/18/2016	/s/ Wylie W Mok			
	Attorney: Wylie W Mok			

Record # 703327 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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Debtor	1 Jonathan First Name	Allen Middle Name	Patheal Last Name	Case Number (if known	n)
Part	6: Answer These Question	s for Reporting Purposes			
	What kind of debts do you have?	as "incurred by No. Go to Yes. Go to 16b. Are your deb money for a bu No. Go to	an individual primarily for a pline 16b. Iline 17. Its primarily business delisiness or investment or throughing 17c. Iline 16c. Iline 17.	ebts? Consumer debts are defined in personal, family, or household purpose bts? Business debts are debts that agh the operation of the business or in the consumer debts or business debts.	se." you incurred to obtain
	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing		line 18. stirnate that after any exempt propert funds will be available to distribute to	
	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	5,00	00-5,000 01-10,000 001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	How much do you estimate your liabilities to be? 7: Sign Below	□ \$0-\$50,000 ■ \$50,001-\$100,0 □ \$100,001-\$500 □ \$500,001-\$1 m	000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
For y		I have examined this correct.	petition, and I declare under	penalty of perjury that the informatic	on provided is true and
		of title 11, United Sta under Chapter 7. If no attorney repress this document, I have I request relief in acc I understand making with a bankruptcy ca	ents me and I did not pay or a e obtained and read the notic cordance with the chapter of t a false statement, concealing se can result in fines up to \$2	re that I may proceed, if eligible, und elief available under each chapter, an agree to pay someone who is not an e required by 11 U.S.C. § 342(b). itle 11, United States Code, specified g property, or obtaining money or process, and the states of the second st	attomey to help me fill out d in this petition. perty by fraud in connection
		18 U.S.C. §§ 152, 13	Thea	Signature of	2 17

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Fill in this in	formation to identi	fy your case:			
Debtor 1	Jonathan	Allen	Patheal		
	First Name	Middle Name	Last Name		
Debtor 2	Ashley	Nicole	Patheal	_	
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for t	he: <u>NORTHERN</u> District of	f_ILLINOIS (State)		
Case Number (If known)					Check if this is an

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney No	y to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summa correct.	ary and schedules filed with this declaration and that they are true and
Signature of Debtor 1	* Whenther 2
Date : 2 / 1 7/2016 MM / DD / YYYY	Date : 2 / 17/2016 MM / DD / YYYY

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Debtor 1	Jonathan	Allen	Patheal	Case Number (if known)
	First Name	Middle Name	Last Name	

Sign Below
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signature of Debtor 1 * Signature of Debtor 2
Date 2 / 17 /2016 MM / DD / YYYY Date 2 / 17 /2016 MM / DD / YYYY
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
■ No
Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-05473 Doc 1

Debtor 1

Jonathan

Document Patheal

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Case Number (if known) _

First Name

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
Description of leased property:	☐ Yes
_essor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	∐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased	☐ Yes

Date Dated: 0

MM / DD / YYYY

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DISCLAIMER OPER to have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad liter or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filling. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin. community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets nd of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might chiect if live have excess income, or change in State Federal or Bankruptcy laws before the

s filed in Court AND WE HAVE TO READ, 0 Dated://2016	CHECK, & MAKE SURE OUR PETITION IS ACCURATEIIII	X Date & Sign
Dated: <u> </u>	Jonathan Allen Patheal	X Date & Sign
	Ashley Nicole Patheal	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Jonathan Allen Patheal and Ashley Nicole Patheal / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE U	NDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE A	ND CORRECT.
Dated: <u>7 / 1</u> /2016	Jonathan Allen Patheal	X Date & Sign
Dated: <u> </u>	Ashley Nicole Patheal	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Case 16-05473 Doc 1 Filed 02/19/16 Entered 02/19/16 14:44:07 Desc Main Document Page 61 of 62

De	btor 1	Jonathan	Allen	Patheal		Case	Number (if know	vn)				
		First Name	Middle Name	Last Name								
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	10b					\$	0.00			\$0.00		
	10c. To		n separate pages, if any.				\$0.00			\$0.00		
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	Fill in t	he number of pe	ople in your household.	4								
,	To find	a list of applicat	y income for your state and size of ho ble median income amounts, go onlin n. This list may also be available at th	e using the link specifi	ed in the separate	•••••••				13.		\$86,818.00
14.	How d	o the lines com	pare?									
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	14b. [re than line 13. On the top of page 1, and fill out Form 122A-2.	check box 2, The pre-	sumption of abuse i	s deter	mined by Forr	n 122	2A-2.			
ì	art 3:	Sign Below		· · · · · · · · · · · · · · · · · · ·							·	
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		19	alle		Alle	A	the	<u> </u>				
		1	Jonathan Allen Patheal		As	hley	Nicole Patl	re al				
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	I	f you checked lir	ne 14a, do NOT fill out or file Form 12	2A-2.								
	ı	f you checked lin	ne 14b, fill out Form 122A-2 and file it	with this form.								

Form B 201A, Notice to Consumer Debtor(s)

In re Jonathan Allen Patheal and Ashley Nicole Patheal / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 7/2016

Dated: 7/2016

Attorney: Wylie W Mok

X Date & Sign

X Date & Sign

X Date & Sign